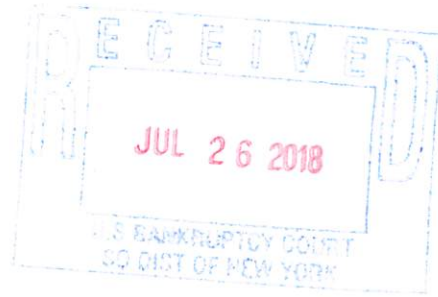


3705 Morning Creek Drive
College Park, Georgia 30349
July 21, 2018



Ms. Cecelia Morris
United States Bankruptcy Court
Case No. 05-17293 (ASH)
Chapter 11
1 Bowling Green
New York, New York 10004

In re: Delta Air Lines, Inc., et al.
Debtors

Dear Ms. Morris:

I am Annie Gloria Morris, a Retiree with Delta Air Lines, Inc., and a participant in the Delta bankruptcy plan.

During the latter part of May, 2018, Delta issued me an ID card that shows an employment date of March 4, 1996 while all my documentations show this date to be April 4, 1989. After talking with Danielle Bourne in the Office of Robert L. Kight, Vice President - Compensation, Benefits and Services I was told that she would look into the problem and mail me a corrected ID card. This did not happen and I went back to the office and was advised Chris Collins was aware of the situation.

My concern is what did Delta provide the bankruptcy court of my status - a former employee who left or whether I am shown as a Retiree and due benefits and pension due to my retiring under Delta Leadership 7.5 Retirement Program which allowed offered early retirement incentives and five years extra pension seniority along with insurance benefits.

After retiring in December, 1994, I have worked on special assignments with Delta and hired under Delta Staffing, Al Agency. My last assignment with Delta when 150 retirees did Data Entry for Delta in 1996. However, a retiree could not return from retirement and work under the original Delta employment. My retirement checks are under Delta Family-Care and reported on a 1099R, but any pay should have been on a W2.

My concerns are the following:

- (1) Delta incorrectly reporting my status regarding pension.
- (2) Delta refusing to accept my Retirement date of December, 1994

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(3) My benefits are in jeopardy because of their actions.
Please let me hear from you at your earliest convenience.
I am also sending documents to validate my employment date.

Sincerely,

A handwritten signature in cursive script that reads "Annie Gloria Morris". The signature is written in black ink and is positioned below the word "Sincerely,".

Annie Gloria Morris
Delta Employee number: 030984900

(FOR INTRACOMPANY



CORRESPONDENCE ONLY)

DATE: May 24, 1994

TO: All Domestic Noncontract Personnel

FROM: Vice President – Personnel Benefits

SUBJECT: Project Leadership 7.5 Special Retirement Program

As Mr. Allen indicated in his memo dated May 19, 1994, attached is a description of the provisions of the Project Leadership 7.5 Special Retirement Program. These provisions are explained in the attached memo from Harvey King, Manager – Retirement and Personnel Benefits, and other documents accompanying that memo. This memo does not constitute an offering of this program to you since such offerings will be determined by each individual division and department. You will be notified if this program is being offered to you.

You will also find attached a participation survey which we would appreciate you completing and returning to the PDMC by folding and stapling the survey which is already preaddressed. Completing this survey will assist us in our planning and we appreciate your assistance.

A handwritten signature in cursive script, reading "Leon A. Piper".

Leon A. Piper

(FOR INTRACOMPANY



CORRESPONDENCE ONLY)

DATE: May 24, 1994

TO: All Personnel Who May Be Eligible For Enhanced Retirement Benefits
Under Leadership 7.5

FROM: Manager - Retirement and Personnel Benefits

SUBJECT: LEADERSHIP 7.5 RETIREMENT PROGRAM

As you are aware, Delta's non contract personnel whose positions are considered as surplus under the Leadership 7.5 reorganization and who are age 52 or over will be given the opportunity to participate in the Leadership 7.5 Retirement Program (the "Program"). Although it is not possible to identify those affected at this time, if you are included you will be given sufficient time to make an informed decision concerning your voluntary participation in this Program. Some departments may limit the availability of the Program to a certain number of persons in certain job categories. Should this occur, acceptance into the Program will be determined by company length of service.

Should you be identified as eligible for the Program you will receive additional information about the Program at that time. If you elect to retire under the Program, you will receive the following enhanced retirement and post-retirement benefits:

I. Retirement Benefits

The normal retirement benefit under the Delta Family-Care Retirement Plan (the "Retirement Plan") is based upon 60% of a participant's Final Average Earnings, reduced by 3% for each year prior to age 62 for which the retiree begins to receive his or her retirement benefit and further reduced 1/30th for each year of Credited Service less than 30 years at retirement. The resulting figure is reduced by 50% of the retiree's Old Age Social Security benefit.

Under the Program, you will have the choice of (1) adding up to five years of Credited Service to your Credited Service earned under the Retirement Plan; or (2) adding five years of age for purposes of the retirement formula of the Retirement Plan. Under the Retirement Plan, the maximum number of years of Credited Service which will be taken into account in determining the amount of your retirement benefit is 30 years. Also under the Retirement Plan, the age at which you will receive a benefit which is unreduced

INFORMATION CONCERNING YOUR RETIREMENT BENEFITS UNDER THE LEADERSHIP 7.5
RETIREMENT PROGRAM

The enhanced retirement benefit under the Delta Family-Care Retirement Plan (the "Retirement Plan") is based upon an additional five years of age or service or, in some circumstances, a combination of additional years of age and years of service totaling up to five. The enclosed individualized estimate statement shows the effect that each of these two options has on your retirement benefit. It also shows what your benefit would be before the enhancement.

The two options are briefly described below:

- **Service Option:** Your benefit under this option is shown in the second column of the estimate statement. It allows for an additional 5 years of service to be granted, up to 30 total years of service. Any excess years not used for service are credited to age, up to age 62.
- **Age Option:** Your benefit under this option is shown in the third column of the estimate statement. This option allows for additional years to be credited to your actual age up to five years (maximum of age 62). Any unused years (for those over age 57) are then applied to service, up to a total of 30 years of service.

The enhanced benefits described on the estimate statement are only available if you timely return the Agreement, Waiver and Release and Application for Retirement. You must choose either the Service Option or the Age Option and indicate that choice on the Leadership 7.5 Retirement Program. As Delta is not in a position to advise you which choice to make, you may want to consult legal counsel or a financial advisor in making your decision.

Note: Former Western personnel began receiving Credited Service under the Retirement Plan on April 1, 1987. Former Pan Am personnel began receiving Credited Service under the Retirement Plan on their Delta hire date.

Form of Benefit Payment: You have two benefit payment options under the Retirement Plan. You should indicate your benefit payment option on your Retirement Application.

(1) **Single Life Option:** This option provides monthly payments for your lifetime and automatic survivor benefits. The retirement formula benefit under this option is offset by 50% of Social Security benefits (but using only Social Security rates in effect at your Delta retirement). The offset is applied when you begin to draw Social Security or reach age 65, whichever occurs first. For estimate purposes, it is assumed that you will begin to receive Social Security (a) as early as age 62 following your retirement if you retire early before age 62 or (b) at the actual age of your retirement (from 62 to 65) if you retire at age 62 or later.

(2) **Level Income Option:** The Level Income Option of the Plan may be elected at your retirement between ages 52 and 62 if you retire from active pay status. This option also provides for automatic survivor benefits. The goal of this option is for the total retirement income that you receive from the Retirement Plan and Social Security after you reach age 62 to be approximately equal to what your retirement benefit alone was before age 62. If you have limited Credited Service (i.e. in the case of former Western and Pan Am employees) and choose this option, your retirement income before age 62 will be provided by the Retirement Plan; however, after age 62 the Retirement Plan benefit will drop significantly or cease and thus, your retirement income will be provided primarily or entirely by Social Security benefits. If you are eligible for and elect the Level Income Option, your Social Security offset is actuarially reduced to your early retirement age and automatically applied. Your benefit is adjusted when you reach age 62 due to your eligibility for Social Security benefits at that time. Social Security rates in effect when you retire are considered for offset and leveling purposes. The adjustment at age 62 is part of the leveling process and occurs, regardless of whether or not you have applied for Social Security.

The Social Security benefit shown on the estimate statement is based upon pay you received at Delta and projected prior pay estimates for the period prior to your employment at Delta. This projected prior pay is based on your Delta pay and an assumed pay increase. For some employees who had periods with no Social Security earnings prior to employment by Delta, the estimated Social Security benefits shown on the estimate may be higher than the benefit actually due from Social Security. This has three effects on the estimates shown on your estimate statement:

1. The benefit you are actually due from Social Security may be smaller than the benefit shown on the estimate statement.
2. The Social Security offset used to determine the benefit due from Delta may be too large. Reducing the Social Security offset would increase the single life annuity benefit due from the Retirement Plan.